

# EXHIBIT A



Midland  
Credit  
Management

2365 Northside Drive  
Suite 300  
San Diego, CA 92108

Midland Credit Management, Inc. (MCM), is the debt collection company, which will be collecting on, and servicing your account.

09-26-2018

Ayesha K Martin

P41T1332 001



Call: (800) 321-3809

Offer Expiration Date: 10-26-2018

Original Creditor
Capital One Bank
Original Account Number
[REDACTED]
MCM Account Number
[REDACTED]
Current Balance
\$3,898.71
Current Owner
Midland Funding LLC

RE Capital One Bank

Dear Ayesha K Martin,

**CALL US TODAY! (800) 321-3809**

### AVAILABLE PAYMENT OPTIONS

**Option 1** 40% OFF

**Option 2** 20% OFF  
Over 6 Months

**Option 3** Monthly Payments As Low As: \$50 per month  
Call today to discuss your options and get more details.

### Benefits of Paying Your Debt

- Save \$1,559.48 if you pay by 10-26-2018 -
- Put this debt behind you -
- No more communication on this account -
- Peace of mind -

### Hours of Operation

Sun-Th: 5am-9pm PT; Fri-Sat: 5am-4:30pm PT;

Sincerely,

*Jim Bolin*

Jim Bolin, Division Manager

law limits how long you can be sued on a debt and how long a debt can appear on your credit report. Due to the age of this debt, we will sue you for it or report payment or non-payment of it to a credit bureau.



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Option

**2****20% OFF**  
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Sincerely,

*Tim Bolin*

Tim Bolin, Division Manager

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We are not obligated to renew any offers provided.

**(800) 321-3809****MCMPay.com**Midland Credit Management, Inc  
P.O. Box 51319  
Los Angeles, CA 90051-5619

REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION